

Information to identify the case:

Debtor 1	<u>Adrea N Fortenberry</u>	Social Security number or ITIN	xxx-xx-3360
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-21760-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Adrea N Fortenberry
aka Andrea Coleman

10/19/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Adrea N Fortenberry
 Debtor

Case No. 18-21760-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.

db
 517583676 +Adrea N Fortenberry, 2 Buttonwood Drive, Somerset, NJ 08873-2216
 517583679 +Amagreen Tree & Lawn Service, 54 Bennetts Lane, Somerset, NJ 08873-5011
 517669931 Comcast, PO Box 1577, Newark, NJ 07101-1577
 517583682 +Franklin Township Dept. of Water Utility, 475 Demott Lane, Somerset NJ 08873-2797
 517583684 +Franklin Township Sewer Authority, 70 Commerce Drive, Somerset, NJ 08873-3470
 +Lowe's/ Synchrony Bank, c/o Allied Interstate, 7525 W Campus Road,
 New Albany, OH 43054-1121
 517583685 +Midland Mortgage, c/o KML Law Group, PC, 701 Market Street, Ste 5000,
 Philadelphia, PA 19106-1541
 517635959 +Office of Housing FHA - Comptroller, c/o NOVAD Management, Consultin Shepherd,
 1401 NW 23rd Street, Suite 1A, Oklahoma City, OK 73106-3619
 517741091 PSE&G, PO Box 14444, New Brunswick NJ 08906-4444
 517583686 +Republic Services, PO BOX 9001099, Louisville, KY 40290-1099
 517583687 +Southern Middlesex County Teachers FCU, 39 Brunswick Woods Drive,
 East Brunswick, NJ 08816-5601
 517583689 +Travel Advantage, PMB B11, 672 Old Mill Road, Millersville, MD 21108-1363
 517583690 Tri State Financial, Inc., PO Box 29352, Phoenix, AZ 85038-9352

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 20 2018 00:12:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 20 2018 00:12:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517583677 EDI: CAPITALONE.COM Oct 20 2018 03:43:00 Capital One Bank (USA), N.A, PO Box 6492,
 Carol Stream, IL 60197-6492
 517583678 EDI: RMSC.COM Oct 20 2018 03:43:00 Care Credit Synchrony Bank, PO BOX 960061,
 Orlando, FL 32896-0061
 517583680 EDI: WFNNB.COM Oct 20 2018 03:43:00 Comentity - Avenue, PO Box 659584,
 San Antonio, TX 78265-9584
 517583681 EDI: WFNNB.COM Oct 20 2018 03:43:00 Comentity - HSN, PO Box 659707,
 San Antonio, TX 78265-9707
 517583683 EDI: CBSKOHL'S.COM Oct 20 2018 03:43:00 Kohl's Payment Center, PO Box 2983,
 Milwaukee, WI 53201-2983
 517586850 +EDI: RMSC.COM Oct 20 2018 03:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517583688 EDI: TFSR.COM Oct 20 2018 03:43:00 Toyota Financial Services, PO BOX 8026,
 Cedar Rapids, IA 52408

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Eric Clayman on behalf of Debtor Adrea N Fortenberry jenkins.clayman@verizon.net,
 connor@jenkinsclayman.com
 Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
 Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
 NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 22

Date Rcvd: Oct 19, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Stephanie F. Ritigstein on behalf of Debtor Adrea N Fortenberry jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7